DOCUMENT RESUME

ED 034 891 VT 010 095

TITLE	Consumer Education: Elementary, Intermediate, Junior High Schools. Curriculum Bulletin, 1968-69 Series, No. 14.
INSTITUTION	New York City Board of Education, Brooklyn, N.Y. Bureau of Curriculum Development.
PUB DATE	69
NOTE	83p.
AVAILABLE FROM	Publications Sales Office, Board of Education of the City of New York, 110 Livingston Street, Brooklyn, New York 11201 ($1.50)
EDRS PRICE	EDRS Price MF-$0.50 HC Not Available from EDRS.
DESCRIPTORS	*Consumer Education, *Curriculum Guides, Elementary Grades, *Home Economics Education, Intermediate Grades, *Lesson Plans, Secondary Grades, *Teaching Guides

ABSTRACT

Prepared by a committee of teachers and administrators, this guide is for teacher use in developing programs and activities designed to aid students in grades K-8 and their families in becoming intelligent consumers. The materials included have been developed to provide resource information which will contribute to the skills, knowledge, understandings, and appreciation required of all consumers in the economy. The scope of the guide is indicated by a topical outline by grades, arranged for the unit areas of: (1) Food, (2) Clothing, (3) Housing, (4) Products and Services, (5) Transportation, and (6) Leisure and Education. Suggested lesson plans are provided for a representative number of topics, grouped for grades K-2, 3-4, and 5-8, with each plan including: (1) unit and grade, (2) topic, (3) aim, (4) materials needed, (5) motivation, and (6) procedure. A listing of audio-visual aids, including title, length, producer, and level, and resource materials and sources of information are also provided. (AW)

ED034891

NX

ELEMENTARY, INTERMEDIATE, JUNIOR HIGH SCHOOLS

VT010085

BUREAU OF CURRICULUM DEVELOPMENT
BOARD OF EDUCATION • CITY OF NEW YORK
00-0090-80

Permission to reproduce this copyrighted work has been granted to the Educational Resources Information Center (ERIC) and to the organization operating under contract with the U.S. Office of Education to reproduce documents included in the ERIC system by means of microfiche only, but this right is not conferred to any users of the microfiche received from the ERIC Document Reproduction Service. Further reproduction of any part requires permission of the Board of Education of the City of New York.

New York City public schools should order additional copies of this publication from the Bureau of Supplies. Curriculum Publications List No. 00-0900-80.

Copies of this publication may be purchased by outside agencies from: Board of Education of the City of New York, Publications Sales Office, 110 Livingston Street, Brooklyn, N.Y. 11201. Checks should be made payable to: Auditor, Board of Education. Price: $1.50

CURRICULUM BULLETIN • 1968-69 SERIES • NO. 14

ED034891

CONSUMER EDUCATION

ELEMENTARY, INTERMEDIATE, JUNIOR HIGH SCHOOLS

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY.

BUREAU OF CURRICULUM DEVELOPMENT
BOARD OF EDUCATION • CITY OF NEW YORK

Board of Education

JOHN DOAR, *President*

REV. MILTON A. GALAMISON, *Vice-President*

JOSEPH G. BARKAN
AARON BROWN
MRS. ANA A. CONIGLIARO
WILLIAM F. HADDAD
MORRIS IUSHEWITZ
JOHN H. LOTZ
ERNEST R. MINOTT
NORMAN REDLICH
MRS. ROSE SHAPIRO
WALTER W. STRALEY
HECTOR I. VAZQUEZ

Superintendent of Schools

BERNARD E. DONOVAN

Executive Deputy Superintendent of Schools

NATHAN BBOWN

Deputy Superintendent of Schools

FREDERICK W. HILL
BUSINESS AFFAIRS

THEODORE H. LANG
PERSONNEL

SEELIG LESTER
INSTRUCTIONAL SERVICES

COPYRIGHT 1969
BY THE BOARD OF EDUCATION OF THE CITY OF NEW YORK

Application for permission to reprint any section of this material should be made to the Superintendent of Schools, 110 Livingston Street, Brooklyn, N. Y. 11201. Reprint of any section of this material shall carry the line, "Reprinted from (title of publication) by permission of the Board of Education of the City of New York."

Foreword

This curriculum resource bulletin has been planned to assist the teacher to develop programs and activities which will help young people and their families to become intelligent consumers in the marketplace. Because of the growth and expansion of the economy, it is important that pupils learn at an early age how to discriminate among the many competitive items which are made available each year, how to manage money wisely, and how to avoid deceptive practices. The responsibility of the citizen as a contributor to the community will be emphasized and the student will be made aware of his influence as a purchaser of goods and services in the expanding technology of the nation.

These materials for instruction in consumer education have been developed to provide teachers and pupils wtih resource information which will contribute to the skills, knowledge, understanding, and appreciation required of all consumers in the economy. As an area of study designed to be correlated with other aspects of the curriculum, the contents may be adapted for use in all grades. The lesson guides may be used by the teacher for developing activities in social studies, mathematics, language arts, industrial arts, home economics and other curriculum areas.

SEELIG LESTER
Deputy Superintendent of Schools

Acknowledgments

These resource materials, *Consumer Education for Elementary, Intermediate and Junior High Schools,* were developed as part of the program of the Bureau of Curriculum Development, David A. Abramson, Acting Director, in cooperation with the Bureau of Business and Distributive Education, Norman W. Elliott, Acting Director. William H. Bristow, Helene M. Lloyd and Harry E. Wolfson, Assistant Superintendents, participated in the general supervision of the project. Seelig Lester, Deputy Superintendent of Schools, provided overall supervision of the curriculum development program.

The following Committee prepared the original manuscript:

Leon Levy, Acting Assistant Director, Business and Distributive Education; Coordinator, Consumer Education Program

Ethel Patricia B. Cutler, Coordinator, Corrective Reading Services, Board of Education

Betty S. Ostroff, Assistant Principal, P.S. 139 K

Irwin Bierhans, Teacher, Albert Einstein Intermediate School 131 X

The Committee consulted with and received directions from the Superintendent's Advisory Council on Consumer Education and the Mayor's Advisory Council on Consumer Affairs.

Ruth Eriksen collaborated on the editing and was responsible for the page layout and cover design. Eleanor Shea and Edythe Kahn provided editorial and production services.

Daniel A. Salmon, Acting Assistant Director, Bureau of Curriculum Development, coordinated the project and served as consultant for the experimental program and the evaluation.

Contents

Introduction 1

Aims and Objectives 1
Lesson Topics 3
Lesson Plan Listing — By Areas 12
Lesson Plans Listing — By Grades 14

Suggested Lesson Plans 17

Food 17
Clothing 28
Housing 38
Products and Services 43
Transportation 61
Leisure and Education 66

Audio-Visual Aids 71

Resource Materials 73

Sources of Information 74

Introduction

The purpose of this book is to provide the teacher with a guide to the areas of information and the techniques with which pupils should be acquainted to help make them and their families wise and effective consumers.

Content

The scope of consumer education for grades K-8 is indicated by a topical outline by grades. Suggested lesson plans are provided for a representative number of topics. The lesson plans have been prepared for K-2, 3-4, 5-8. However, the plans may be, in most instances, adapted for use in all grade levels. It is recommended that the teacher prepare additional lessons which are most pertinent to the needs of the pupils in the class. Suggested topics for additional lessons are included in the outline provided.

Teaching Suggestions

Consumer education is essentially interdisciplinary in nature. Therefore, consumer education lessons can be included in planning for social studies, mathematics, language arts, industrial arts and, indeed, in almost all curriculum areas.

To facilitate instruction and to provide dramatic presentations, materials, catalogues, advertisements, labels, pictures, and other realia should be accumulated and stored centrally so that they are available to the individual teacher for use in the classroom. Visual and auditory aids of all kinds should also be utilized where appropriate for specific lessons.

AIMS AND OBJECTIVES

As the teacher works with the suggested content material, he should keep in mind the following aims and objectives:

To DEVELOP in each pupil

an appreciation of his importance as a consumer.

confidence in his ability as a consumer to contribute to the community.

sound habits of wise spending.

a sense of responsibility as a citizen, toward goods and services paid for by his tax dollar.

To TEACH each pupil

basic principles of budgeting and consumer credit.

how to interpret labeling information and to evaluate advertising claims.

procedures involved in contacting agencies and government offices to obtain consumer aid.

To make each pupil AWARE

of the effect of his actions as a buyer on our economy.

of assistance which can be provided by reputable merchants in whom he can place confidence.

of how to avoid fraudulent or deceptive practices.

of the cost to him, personally, of vandalism or thoughtlessness.

of his power to exercise a positive influence on family spending.

LESSON TOPICS

Food

Unit Area I

A large part of every family income is spent on food. Children buy food both for themselves and for the family. The teacher must help them to understand that family income which is spent on food, to stock the pantry and the refrigerator, cannot also be spent on other products. It would follow, then, that wise buying habits will help to stretch the food dollar and so allow the family to buy more of other products.

The following are suggested lesson topics in this area.

Budgeting:

What percent of the family income should be spent on food?
Why is it important to plan meals before shopping?
What kinds of food choices must we know how to make?
(prices, brands, quantities, qualities, grading)
How does planning help us to avoid waste?

Shopping:

What are advantages and disadvantages of shopping in different types of stores?
What special services does each store offer?

Prices:

What is a "special"?
How can purchases be timed to take advantage of "sales"?
What effect does pilfering have on prices?
Where and how can food be bought on credit?
What is the cost of credit buying?

Weights and Measures:

What terms are used in describing quantity contained in packages, cans, bottles, etc.?
How can quantities and prices be compared?
What should children know about weighing and prices?
How do we compute the cost of food?

Protection:

How do stores stand behind the merchandise they sell?
How do stores handle their food products? (frozen, fresh produce, dairy, etc.)
What information should be on a label?
How safe is our food?
How can children develop good relations with merchants?
What agencies help to protect the individual consumer?

Care and Storage:

Why is it important to store food properly?
What should be done with leftovers?
Why is cleanliness important?
Why should labels and tags be read?

Importance of You — The Consumer:

How do good manners affect children as consumers?
What is the "price" of pilfering?
What are intelligent ways to respond to advertising?
What is meant by consumer resistance?
How can children make sound judgments before buying?
What do trading stamps really cost?
How can we judge a premium offer?
What factors should be considered in evaluating advertising?

Clothing

Unit Area II

Changing styles, new developments in the clothing industry, advertising and public relations campaigns, all compete for the family dollar. Children help to make decisions on the purchase of clothing. They should, there-

fore, learn how and where to shop, and should be made aware of the necessity to adjust wants and needs to their financial resources.

The following are suggested lesson topics in this area.

Budgeting:

How much can the family afford to spend on clothing?
What is the difference between "need" and "want"?
What are the affects of new styles on the clothing budget? (fads, fashions, etc.)

Suitability:

What clothes are appropriate for school, business, and leisure?
What clothes can be worn all year round?
How can your present wardrobe be adapted to meet fashion needs?
How does advertising affect our clothing purchases?

Price and Quality:

How do we determine quality?
What are the names and wearing qualities of the different fabrics?
What do we mean by "comparison shopping"?
How can a catalogue be used as a shopping guide?
What must we know about sales taxes?
What do we mean by clothing "construction"?
How does the choice of fabric affect price?
How does the choice of fabric finish affect price?
What is a "bargain"?
How can we recognize a real "sale"?
What are the advantages and disadvantages of homemade clothing?
What are the advantages and disadvantages of shopping in different types of stores?

Credit:

What should we know about credit plans? (lay-away plans, types, costs, etc.)
What are the advantages and disadvantages of buying on credit?

Protection:

What are typical "return" and "refund" policies?
Which agencies are available to help the consumer?

Care:

Why should clothing be kept clean and pressed?
How can children help to keep their own clothes clean?
Why should clothing be hung up or folded carefully?
Why is it important to repair clothing promptly?
How can careful use prolong the life and attractive appearance of clothing?

Importance of You — The Consumer:

Why are good shopping manners important?
What are the economic effects of shoplifting and pilfering?
How does consumer resistance affect style and price?

Housing

Unit Area III

Housing can be considered a consumer commodity just as food, clothing, and other products and services are. A large part of family income goes into the monthly cost of the home. The child can be made aware of these costs and of his role in helping to make the home a pleasant place to live. The role of federal, state, and local governments plus the responsibilities of landlord, superintendent, and tenant round out the total picture in this vital area of urban living.

The following are suggested lesson topics in this area.

Budgeting:

What must a family consider when choosing a place to live?
What percentage of family income is set aside for housing?

Choosing a Place to Live:

What types of housing are available? (advantages and disadvantages)

How do children influence the selection of family housing?
What factors affect the selection of family housing? (neighborhood, convenience, etc.)
What is "rent control" and how does it work?

Protection:

What should the family know about housing laws?
What governmental agencies help protect tenants and homeowners?
What kinds of insurance should tenants and homeowners buy?
How can an insured person make a claim?

Upkeep and Care:

What are the responsibilities of children in maintaining a home?
What are the effects of vandalism, noise, defacing or dirtying property, etc.?
What are typical responsibilities of landlords, superintendents, and tenants?
Why is it important to attend to repairs promptly?
What are some good ways to locate appropriate repairmen?
How can you be sure that you have gotten what you paid for? (contract, guarantee)

Furnishing and Decorating:

What should you look for when buying furniture? (style, quality, price)
Where can you shop for furniture? (stores, catalogues, buying guides, secondhand shops)
Why must sales taxes be considered when buying furniture?
What is a real "sale" and what is a "bargain"?
What kinds of credit are offered for purchasing furniture?
Why is it important to understand the terms of purchase? (guarantees, warranties, contracts, etc.)

Importance of You — The Consumer:

How does the behavior of children affect housing costs?
How can you help to maintain (improve) your family's living conditions?

Products and Services

Unit Area IV

Our complex society provides the urban consumer with a burgeoning supply of goods and services from which to choose. Children and adults are increasingly involved in the process of appraising and making choices. We need to instill in children a respect for the value of good consumer practices. Children should realize that money which is not wasted can be spent later to enrich living. The teacher can provide valuable assistance in highlighting the child's role as a family member in planning for the purchases of products and services. Suggested *products* to consider: drugs and cosmetics, household appliances, toys, hobby equipment, sports equipment, T.V., Hi-Fi, cameras, etc. Suggested *services* to consider: utilities, telephones, medical, legal, dental, appliance repair, schools, camps, public health services, etc.

The following are suggested lesson topics in this area.

Budgeting:

What are some of the dangers of overspending?
What are the real differences between "needs" and "wants"?
How does advertising affect what you need and want?
How does the wise consumer react to advertising? (evaluating)
How can a family plan for making an expensive purchase?
What part of the family income is spent on products and services?

Savings:

How does "saved" money earn money?
What are some of the things for which families save? (leisure, education, vacations, luxuries, etc.)
Where and how do people save money? (Christmas clubs, banks, credit unions, school banks, etc.)
What is the difference between "saving" and "investing"? (stock markets and exchanges, stocks and bonds, businesses, etc.)
What kinds of insurance do families buy? (health, life, hospital, unemployment, social security, etc.)
Why is insurance important?

Buying:

What should we consider in selecting a store in which to make purchases?
What do we mean by *caveat emptor?* (Translation: Let the buyer beware.)
What agencies test products?
How can we determine product quality?
What is credit buying?
What are the costs of credit?
Where can credit and cash loans be obtained?
What government and private agencies can be contacted if help or protection is needed?
What agencies help to protect the consumer?
Of what importance are guarantees and warranties when purchasing products and services?

Importance of You — The Consumer:

How can children help in making wise choices?
How can children help to care for family possessions?
How can children help their families become wise consumers?

Transportation

Unit Area V

In New York City, almost everyone uses public transportation. Some travel more and some less. Riding is costly, and children should be helped to realize that money must be set aside in the family budget to pay for fares. More mature children can be taught how taxes help to subsidize transportation and, therefore, how every citizen helps to pay for travel.

The following are suggested lesson topics in this area.

Budgeting:

How much does it cost to get me to school?
What does it cost to get (father, mother, brother, etc.) to work and home again?
How does carfare affect the cost of: a shopping trip, a vacation, a visit, etc?

What are the advantages and disadvantages of public and private transportation?
Why is it important to know the best routes before setting out to get from one place to another?

The Family Car:

What are the advantages and disadvantages of buying a new or a used car?
How can a car be financed economically?
What, besides the purchase price, are some of the costs to be considered when buying a car? (taxes, maintenance, insurance, etc.)
How can children help to prolong the life of the family car?

Importance of You — The Consumer:

How does vandalism affect you and your family?
What privileges and responsibilities do you have as a rider?
What is the importance of good transportation manners?
Why should children handle money and belongings carefully?

Leisure and Education

Unit Area VI

Families tend to spend varying percentages of their income for their leisure hours. Thoughtful planning for leisure and educational activities often makes the difference between debt and savings. Children should be led to realize that they can play an effective role in planning the worthwhile use of leisure time. Money spent on education is often an investment in future earnings and savings.

The following are suggested lesson topics in this area.

Budgeting:

How can we plan for Saturdays and holidays?
What kind of plans can we make for taking a vacation?
What are some free or inexpensive ways to spend leisure time?
Is television free? Radio?
What does schooling cost? (public schools, higher education)
Who pays for your education? How?

Resources:

What means of recreation are available in our neighborhood?
Where and how can we find information about recreation and education?
What programs are offered by the parks, playgrounds, libraries, city agencies, afterschool centers, museums?
How can newspapers and magazines be used to discover what is offered?

Importance of You — The Consumer:

How can we spend our leisure time constructively? (hobbies, kits, etc.)
How can we help improve the recreation facilities in our neighborhood?
What are our responsibilities in preserving neighborhood facilities?
How can we plan for our future? (education, vocation)

LESSON PLAN LISTING

By Areas*

GRADE	TOPIC	LESSON TITLE	PAGE
Food			
K-2	Weights and Measures	Buying Sugared Cereal for a Class Snack	17
K-2 3-4	Importance of You — The Consumer	Marketing Manners	19
3-4	Importance of You — The Consumer	Hurting Yourself by Pilfering	21
3-4	Care and Storage	Conserving Food Through Proper Storage	22
5-8	Prices	Shopping for Multiple-Priced Items	24
5-8	Weights and Measures	Computing the Cost of Food	25
Clothing			
K-2	Care	Shoes in the Rain	28
3-4	Suitability	Choosing Clothing for School	30
3-4 5-8	Price and Quality	Selecting a White Shirt	31
5-8	Price and Quality	Determining Differences in Fabric Quality	32
5-8	Price and Quality	Interpreting Clothing Labels and Advertise-ments	34
5-8	Protection	Returning Unsatisfactory Merchandise	36

* All lesson plans may be adapted for use at all grade levels.

GRADE	TOPIC	LESSON TITLE	PAGE
Housing			
3-4	Importance of You — The Consumer	Observing the Effects of Vandalism	38
5-8	Budgeting	What Makes Up Our Housing Budget	39
5-8	Choosing a Place to Live	Housing in New York City	41
Products and Services			
K-2	Buying	Let's Send for a Toy With a Box-Top	43
K-2	Buying	Sending for a Premium	44
3-4	Budgeting	Time That Telephone Call	46
5-8	Buying	The Television Set Is Broken	48
5-8	Buying	Agencies and Laws Protecting the Consumer	49
5-8	Buying	Buying School Supplies	51
5-8	Buying	Considering Guarantees and Warranties	53
5-8	Budgeting	Discovering the Need for a Budget Plan	54
5-8	Buying	Testing Paper Towels	56
5-8	Buying	Types of Credit	58
5-8	Buying	Types of Stores	59
Transportation			
K-2 3-4	Budgeting	Counting Your Change	61
5-8	The Family Car	Automobile Insurance	62
5-8	Importance of You — The Consumer	Your Role on the Subway, Bus, etc.	64

GRADE	TOPIC	LESSON TITLE	PAGE
Leisure and Education			
3-4 5-8	Resources	Planning for Saturday	66
5-8	Resources	Sources of Information for the Consumer	68
5-8	Importance of You — The Consumer	Gearing Hobbies to Self-Improvement	69

LESSON PLAN LISTING

By Grades

GRADE	TOPIC	LESSON TITLE	PAGE
K-2	Weights and Measures	Buying Sugared Cereal for a Class Snack	17
	Importance of You — The Consumer	Marketing Manners	19
	Care (Clothing)	Shoes in the Rain	28
	Buying	Let's Send for a Toy With a Box-Top	43
	Buying	Sending for a Premium	44
	Budgeting	Counting Your Change	61
3-4	Importance of You — The Consumer	Hurting Yourself by Pilfering	21
	Importance of You — The Consumer	Marketing Manners	19
	Care and Storage (Food)	Conserving Food Through Proper Storage	22
	Suitability (Clothing)	Choosing Clothing for School	30

GRADE	TOPIC	LESSON TITLE	PAGE
3-4 (Cont.)	Price and Quality (Clothing)	Selecting a White Shirt	31
	Importance of You — The Consumer	Observing the Effects of Vandalism	38
	Budgeting	Time That Telephone Call	46
	Buying	The Television Set Is Broken	48
	Budgeting	Counting Your Change	61
	Resources (Leisure)	Planning for Saturday	66
5-8	Prices (Food)	Shopping for Multiple-Priced Items	24
	Weights and Measures (Food)	Computing the Cost of Food	25
	Price and Quality (Clothing)	Selecting a White Shirt	31
	Price and Quality (Clothing)	Determining Differences in Fabric Quality	32
	Price and Quality (Clothing)	Interpreting Clothing Labels and Advertise-ments	34
	Protection (Clothing)	Returning Unsatisfactory Merchandise	36
	Budgeting (Housing)	What Makes Up Our Housing Budget	39
	Choosing a Place to Live	Housing in New York City	41
	Buying	Agencies and Laws Pro-tecting the Consumer	49
	Buying	Buying School Supplies	51
	Buying	Considering Guarantees and Warranties	53
	Budgeting	Discovering the Need for a Budget Plan	54
	Buying	Testing Paper Towels	56
	Buying	Types of Credit	58
	Buying	Types of Stores	59

GRADE	TOPIC	LESSON TITLE	PAGE
5-8 (Cont.)	The Family Car	Automobile Insurance	62
	Importance of You — The Consumer	Your Role on the Subway, Bus, etc.	64
	Resources (Leisure)	Planning for Saturday	66
	Resources	Sources of Information for the Consumer	68
	Importance of You — The Consumer	Gearing Hobbies to Self-Improvement	69

SUGGESTED LESSON PLANS

Food

Unit: Food, Grades K-2

Topic: Weights and Measures

Lesson Title: BUYING SUGARED CEREAL FOR A CLASS SNACK
(two sessions)

Aim:

Teacher: To emphasize that money can sometimes be saved by buying products in larger packages.

Pupil: To get the most "snacks" for the amount of money spent.

First Session

Materials:

two large mixing bowls (plastic, same size)
dollar (in cash) from school funds
empty cereal boxes, different brands and sizes
graph paper and dry marker

Preparation:

Assemble materials.
Price various brands and kinds of sugar-coated cereals.

Motivation:

Teacher: "Let's have a sugared cereal for a class snack this afternoon. For a dollar we ought to be able to get enough for all of us. But there

are so many different *kinds!* How many can you see right here?" (Point to display of cereal boxes. Make sure many different brands are displayed.)

Procedure:

1. Which do you like best? Why?
2. Will there be other brands at the store? (List these on chalkboard.)
3. Which one shall we buy? (Guide a quick decision on one brand.)
4. What else must be decided before we go to the store? (Class discussion)
5. Construct an experience chart. (What are we going to buy? How much is in each box? How much will each box cost?)
6. Which is the best buy? Children inspect and handle packages and make individual predictions.
7. How can we find out? Children should be led to decide to buy both large and small boxes in order to find out.
8. Which store shall we go to? (Nearest is desirable.)
9. Why can't we go to more than one store to shop? (Too many of us, limited time)

(Teacher and children have made purchase and return to classroom.)

Second Session

Related Learnings:

1. Using good manners
2. Noting advertisements and sales prices displayed
3. Locating merchandise
4. Counting change

Follow-Up:

"Boys and girls, this large box and the total price of the three small boxes are about the same amount of money. How can we tell whether the one big box or this group of small boxes is the better buy?" (Guide children to open boxes and empty contents of the large box into one bowl and the contents of the several small boxes into another bowl. Observation should show that the large box holds more.)

Summary:

Depending on the maturity of the children in the class, the following may be elicited:

1. There is less cereal in several small packages than in one large package.
2. The larger box was the better buy because it held more cereal for the same money.
3. Packaging adds to the cost of the item, so many small packages cost more than one large one.

Application:

Discuss other packaged food such as: peanuts, animal crackers, cookies, etc., concluding that for some items large packages are usually the better buy.

Assignment:

1. Tell those at home what class found out about packages.
2. Look at the packages in your house.
3. Be ready to tell class what else would be better to buy in large packages.

Note: The above lesson can be conducted using cans of juice, potato chips, etc., instead of cereal.

At second grade level, develop concepts in accordance with class abilities. E.g., how much *more* cereal did the big box hold? How much more, then, did the class get "free" because of buying a bigger box?

Unit: Food, Grades K-2, 3-4

Topic: Importance of You — The Consumer

Lesson Title: MARKETING MANNERS

Aim:

Teacher: To lead children to realize the value of mannerly behavior when shopping.

Pupil: To identify good shopping manners and begin to understand their importance.

Materials:

Prepare the story below on acetate sheets for an overhead projector or on three 9 x 12 oaktag cards. If projector is unavailable, story can be read to the children.

CARD #1: *Minnie and Mannie Mannerless Market for Mother*

Minnie and Mannie raced into the supermarket and grabbed a cart. Minnie pushed and Mannie rode on the back. Whee! Up and down the aisles they ran, bumping shelves, knocking down cans and brushing against other people. The store manager frowned! Why?

CARD #2: Minnie and Mannie stopped to buy bread. Their cart blocked the aisle. No one could pass. The bread they wanted was on the top shelf. Mannie climbed up to reach it. What would you have done?

CARD #3: Minnie and Mannie put some potatoes into a bag. Some dropped on the floor, and they left them there. They scooted onto the check-out line. Then they realized they had forgotten to buy milk. They left the cart on line and ran to get milk. Then they held up the line because they had forgotten to have the potatoes weighed. Why was everyone happy when they left the store?

Motivation:

Use above materials as a springboard for discussion.

Procedure:

Adjust to class level and maturity of the children.

Discuss each card with the class and obtain a consensus on what would have been better behavior and *why!*

Summary:

Discuss the ways in which marketing manners affect everyone who shops.

Application:

Make a Good Marketing Manners booklet or chart.

Include all points on chalkboard list and illustrate.

Assignment:

Share your booklet with those at home.

Unit: Food, Grades 3-4

Topic: Importance of You — The Consumer

Lesson Title: HURTING YOURSELF BY PILFERING

Aim:

Teacher: To lead children to the understanding that petty pilferage eventually affects them.

Pupil: To find out how Johnny "hurt" himself.

Materials:

Story. Teacher may use overhead projector and illustrate quickly with stick figures as she tells the story. These may be prepared in advance. Before the lesson define *compare* and *profit.*

Motivation:

Nobody Will Miss Them

One day Johnny and his friend Jim were playing near the corner fruit store.

"I'm hungry!" Johnny said. Then he looked around. Boxes of fruit were standing out in front of the store. "Jim, don't those apples look good. Let's take some! Nobody will miss them," Johnny said. Jim thought an apple or two would taste fine. So he and Johnny walked up to the apples, and when nobody was looking, each of them grabbed two apples and ran away to eat them.

Late that afternoon, when Mr. B. closed his fruit store, he counted up the money he made selling apples and compared it with what he had spent buying apples that morning. He found that he hadn't made any "profit" (teacher puts this word on the board) on apples that day. "My goodness," Mr. B. said to himself. "I guess I'm not charging enough for apples. Tomorrow I will have to charge more."

"The next day Johnny's mother went to the store. "Johnny loves apples," she thought. "I'll buy some for him." That afternoon Johnny asked his mother for money for ice cream. "I'm sorry Johnny," mother said, "I have no money left for ice cream today. This morning I bought apples, and they cost so much that I have no money left over."

Procedure:

Teacher states, "We all know that it is wrong to steal. Sometimes people take something, thoughtlessly, as if it were not stealing."

1. Lead children to discover through discussion how Johnny hurt himself by taking what didn't belong to him.
2. Have children give other good reasons for not taking property belonging to others. Stress the effect "taking" has on other people.

Summary:

1. What did we learn about Johnny today? (He was thoughtless. He thought only of himself and what he wanted at the moment.)
2. If Johnny takes what isn't his, how will that hurt us? (higher prices, etc.)

Application:

How can we help to keep prices down?

Don't take what isn't ours.
Tell brothers and sisters what we discovered today.
Act as a good example.

Assignment:

Make a booklet to take home showing how Johnny "hurt" himself. Illustrate your booklet.

Unit: Food, Grades 3-4

Topic: Care and Storage

Lesson Title: CONSERVING FOOD THROUGH PROPER STORAGE

Aim:

Teacher: To help children realize the importance of storing food properly.

Pupil: To realize that food will spoil if it isn't stored properly.

Materials:

Open, partially used jar of mayonnaise; graph paper; dry marker

Motivation:

"Yesterday I served a salad with dinner and I needed some mayonnaise. I went to the refrigerator to find some, but there wasn't any there. I knew I had to have some because I had just bought a bottle and used some two days before. I searched and searched and then — I found it in the closet next to the refrigerator. I must have put it in the wrong place! Here it is. Inspect it, boys and girls, and then tell me if I can still use it." (Have children look at mayonnaise, smell it, read label. Caution children *not* to taste it.)

Procedure:

1. Why did I ask you *not* to taste it?
2. What should I do with it now?
3. What does the label say about storing mayonnaise?
4. What other products must be refrigerated? (List several.)
5. When you have opened a can and only used part of what's in it, what is the best way to store the rest? (Remove from can and place in a covered dish.)
6. What other products do you use at home which have to be kept for a long time? How would you store these? (Chart)

PRODUCT	BEST WAY TO STORE
Sugar Cereal	

7. What happens to foods if they are left out or left uncovered?

Summary:

Why is it important to keep food from spoiling?
(cost; money saved can be spent on other things; danger of eating spoiled food)

Where can we often find clues to proper storage of food?
(on box or label)

Application:

Make a survey at home and check to see how your family stores the products listed on our chart.

Assignment:

Add at least three items to our chart, and be ready to discuss your reasons for storing them the way you have listed.

Unit: Food, Grades 5-8

Topic: Prices

Lesson Title: SHOPPING FOR MULTIPLE-PRICED ITEMS

Aim:

To determine how buying multiple-priced items results in saving money.

Materials:

A mimeographed shopping list and sample food store advertisements featuring multiple-priced items.

Motivation:

"We're off to do some of the family's shopping! The local food store is having a big sale. It is featuring savings on canned foods selling in quantities, such as 2/33¢ or 17¢ each, 3/25¢ or 9¢ each, etc. Let's decide if we should buy the larger quantities or buy single items."

Procedure:

1. Give each student a shopping list, an advertisement, and decide on a fixed sum of money to spend.

2. Direct students to compute the cost of their purchases:
   a. buying only multiple-priced quantities
   b. buying only one of each item that is priced for multiple sale
3. Select a few students to write their figures on the chalkboard and check the resulting totals.
4. Select the mode of buying which in each instance would result in the greater saving. (Discuss budget limitations.)

Summary:

Compare the two lists. Illustrate that:

1. Buying multiple-priced items in quantity saves money. (Usually! Be sure to note those instances in which this does not hold true!)
2. We don't always need the quantity offered or have the space to store it.
3. We cannot always afford to buy the larger quantity offered.

Application:

Review the items on the list and decide which you would buy at a multiple-priced sale. (Stress the items which are used most often.)

Assignment:

Sometimes multiple-priced items do not really save money. Visit a store and look for several items which illustrate this statement.

Unit: Food, Grades 5-8

Topic: Weights and Measures

Lesson Title: COMPUTING THE COST OF FOOD

Aim:

To teach pupils how to compare prices of food and household products based on net weight and fluid contents.

Materials:

Empty food and/or cleaning products containers of different brands,

showing net weight and price; e.g., two coffee cans, two soap powder boxes, two cookie boxes.

Motivation:

Show the two cookie boxes to the class, and have a pupil write the net weight and price of each on the chalkboard as illustrated:

	Net Weight	*Price*
Brand A	12 ounces	$.48
Brand B	16 ounces	$.56

If both packages contain the same kind of cookie, which one will give us the most for our money?

Procedure:

1. Demonstrate the procedure for computing the cost per ounce of products to compare price.

   16 oz. = 1 lb.

   12 oz. $\overline{)}.48$ = .04 per oz. for Brand A

   16 oz. $\overline{)}.56$ = .03½ per oz. for Brand B

   Although the price per package is higher for Brand B, the actual cost for the goods is less than for Brand A.

2. Demonstrate the procedure for computing the cost per ounce in liquid measure.

   32 oz. = 1 qt.

	Net Contents	*Price*
Brand A orange juice	24 oz.	$.36
Brand B orange juice	32 oz.	$.48

24 oz. $\overline{)}.36$ = .01½ per oz.

32 oz. $\overline{)}.48$ = .01½ per oz.

The price per ounce is the same for the orange juice regardless of the quantity purchased in this example.

Summary:

Discuss and review weights and measure terms.

ounces
pounds
pints
quarts
gallons

Application:

Compute the cost per ounce for various products using a chart, such as the one illustrated below.

PRODUCT	WEIGHT OR MEASURE	PRICE OF PRODUCT	PRICE PER OUNCE
Cereal	18 oz.	54¢	
Fruit Punch	20 oz.	30¢	
Canned Soup	8 oz.	20¢	
Tomatoes	15 oz.	45¢	

Assignment:

Ask pupils to choose three products from their cupboards at home which have the prices and weights on the package, and, by setting up a chart similar to the one above, compute the price per ounce of the products.

Clothing

Unit: Clothing, Grades K-2

Topic: Care

Lesson Title: SHOES IN THE RAIN

Aim:

Teacher: To make children aware of how to lengthen wearing qualities of shoes.

Pupil: To learn why it is necessary to keep shoes from getting wet.

Materials:

Pictures of: new shoes, worn shoes that look badly used, children walking in the rain properly attired in raincoat, boots or rubbers, etc.

Chart paper and marking pen

Drawing paper and crayons for each child.

Motivation:

"José is wearing new shoes! How lucky he is that the weather is clear today." Discuss how nice the new shoes look, how we all like to have new shoes and how we feel when they get old and worn.

Procedure:

1. Write on chalkboard names of places where José will walk in his new shoes. Every place given by the children should appear. (home, school, snow, rain, sidewalk, puddles, mud, sand, road, street, etc.) Call on a child to circle each of the listed places where shoes can get wet.
2. Discuss how to avoid getting shoes wet.

3. Display and discuss pictures showing new shoes and worn-out shoes.
4. Show the rain pictures and elicit comments on reasons for wearing boots or rubbers. (keeping dry, avoidance of colds, etc.)
5. Point out that it is not always necessary to buy new boots or rubbers. (exchange among families, friends, and community groups)
6. Encourage talk about care of shoes. (polishing, repairing, etc.)
7. Discuss treatment of shoes that get wet. (stuff with paper; dry away from direct heat)

Summary:

Construct an experience chart listing the care of shoes that have become wet. Add the caution that wearing rubbers and boots will prevent ruining the good looks and wearability of shoes.

Application:

1. Ask children to discuss with adults at home the feasibility of establishing a Rubbers and Boots Exchange under the auspices of the PTA.
2. Children fold 9 x 12 drawing paper into halves and then again into quarters, forming a booklet.

   HOW TO SAVE MONEY: SHOES

   (on page 1.) Shine them.
   (on page 2.) Don't scuff them.
   (on page 3.) Repair them.
   (on page 4.) Keep them dry.

Assignment:

1. Discuss at home what you learned about getting the most for your money by taking care of your shoes.
2. Take home your booklet, *How to Save Money: Shoes* and share it with those at home.

Follow-Up:

Draw a picture of a boy or girl without boots walking carefully around a puddle of water.

Draw a picture of a boy or girl wearing boots splashing in a puddle of water.

Unit: Clothing, Grades 3-4

Topic: Suitability

Lesson Title: CHOOSING CLOTHING FOR SCHOOL

Aim:

Teacher: To help children understand how to buy clothing in terms of suitability (seasonal, style, comfort, ease of care, usefulness).

Pupil: To choose an outfit that would be good to wear to school at this time (fall, winter, spring).

Materials:

A collection of clothing catalogues (four or five from Sears, Montgomery Ward, other department stores); a collection of newspaper advertisements.

Motivation:

"Let's pretend we each have $15.00 and we'd like to buy an outfit to wear to school. What should we consider before we begin to shop?"

Procedure:

1. Write list of items on chalkboard as elicited from children.
   a. Sizes
   b. Time of the year
   c. Estimate of cost of each item
   d. Usefulness of each item; school, play, party
   e. Ease of care of each item; washable?
2. Break into committees and "shop" from catalogues.
3. List choices in notebooks

ITEM	SOURCE AND COST	REASON FOR CHOICE

Summary:

Committees pool information. Stress reasons for choice.

Application:

Was $15.00 enough? Too much?
Were our estimates correct?
Did we consider each item on our list?

Assignment:

1. Bring in suggestions of items which were omitted from consideration.
2. Find out if anyone knows where you might have gotten a "better buy."

Unit: Clothing, Grades 3-4

Topic: Price and Quality

Lesson Title: SELECTING A WHITE SHIRT

Aim:

Teacher: To acquaint children with the differences in fabric (length of wear, ease of care, prices, etc.) which should be considered before making a purchase.

Pupil: To discover how many different kinds of white shirts (blouses) there are from which we can choose.

Materials:

A department store catalogue or several advertisements from newspapers advertising shirt sales. If possible, teach lesson on assembly day so that children can observe each other's white shirts.

Motivation:

"Everybody needs a white shirt or blouse for assembly. Look around the room. Most of us are wearing them today. They are not all the same. How are they different?"

Procedure:

1. Teacher elicits differences in style, sleeve length, fabric, etc.
2. Teacher indicates today's interest will be in fabric difference.

3. Class defines "fabric." Use dictionaries.
4. Children look at advertisements. Class lists kinds of fabrics advertised. (cottons, nylons, polyesters, etc.)
5. Class discovers from advertisements that some fabrics are pretreated. Teacher lists treatments. (permanent press, little ironing, Sanforizing, etc.)
6. Teacher helps children judge which will be more costly and why.

Summary:

After you know what style you want, what must you decide before you buy a shirt (blouse)?

Application:

Choose a shirt from one of the advertisements and list the fabric information given in the advertisement.

Assignment:

Choose one other fabric we have discussed today. Tell whether it has been "treated" and how. Tell the reason you would or would not buy a shirt made of this fabric.

Unit: Clothing, Grades 5-8

Topic: Price and Quality

Lesson Title: DETERMINING DIFFERENCES IN FABRIC QUALITY

Aim:

To acquaint students with the factors that determine quality in a shirt or blouse and with the importance of evaluating goods before buying.

Materials:

Two sample broadcloth shirts or blouses (one expensive, one inexpensive). If garments are not available, use samples of two grades of shirting fabrics.

Motivation:

Show both shirts or fabrics to the class and indicate that although they appear similar, one sells for more than the other. Why do you think one shirt costs more than the other?

Procedure:

1. Discuss and list the reasons for the difference between the two garments. Utilize the chart below which provides background information.

SHIRT	IF: CONSTRUCTION	THEN: YARNS	FIBER CONTACT	FINISHES	TAILORING
A	loosely woven	single strand	standard grade of cotton	pre-shrunk only	standard stitching and tailoring
B	more tightly woven	two-ply	"Pima" cotton	pre-shrunk; wash & wear	single needle tailoring; full cut; double pleat; buttons strongly sewn

2. Compare the two shirts and have pupils point out differences between the garments as indicated by the chart.
3. Discuss the importance of looking for ply of yarn for strength, tight weave for durability and appearance, better grade fibers such as "Pima" which is more lustrous and durable, special finishes for convenience and fit, and finer tailoring for appearance and fit, when evaluating a garment before making a purchase.

   Note: Price is *not always* an indication of better quality.

Summary:

Review the factors that determine the overall quality of a garment.

Application:

Using the same type of chart, have students evaluate other garments such as dresses, suits, and coats.

Note: Information about the garment may, in some instances, be obtained from labels, tags, and advertisements.

Assignment:

Students clip newspaper or magazine advertisements for shirts and blouses, and circle the terms which indicate quality.

Unit: Clothing, Grades 5-8*

Topic: Price and Quality

Lesson Title: INTERPRETING CLOTHING LABELS AND ADVERTISEMENTS

Aim:

To acquaint students with the terminology and facts required to interpret clothing labels and advertising copy for textile products.

Materials:

Assortment of tags, labels, and advertisements dealing with textile products. Opaque projector.

Motivation:

Using the opaque projector, show a number of labels, advertisements and tags, and list the textile terms found on these materials. (e.g., Sanforized, slub, mercerized, drip-dry, blend, percale, gabardine, 2X2, polyester Dacron, linen, wool, 140 count, herringbone, etc.) What do all these terms mean to the purchaser of the garment?

Procedures:

1. Organize the terms obtained using the following chart as a model:

FIBERS	YARN	CONSTRUCTION	FABRICS	FINISHES	OTHER
linen wool polyester Dacron	2X2 slub	herringbone 140 count	percale gabardine	Sanforized mercerized	blend

* Recommended for grades 7-8

2. *Define* the following textile terms for the class and indicate the *characteristics* of each.

linen: vegetable fiber; cool, strong

wool: animal fiber; warm, durable

polyester: generic name; man-made, wash and wear fiber

Dacron: trade name; man-made, polyester type

2X2: 2 ply yarns; extra strength

slub: thick and thin yarn; decorative

herringbone: type of weave; strong, decorative

140 count: number of threads in 1 sq. inch; indicates tightness of weave and durability

percale: fabric for dresses, blouses and sheeting; fine texture, strong strong

gabardine: fabric for suiting, etc.; strong, durable

Sanforized: pre-shrinking finish; no more than 1% shrinkage

mercerized: finish; luster and strength

blends: mixture of two or more fibers before spinning and weaving; popular for suiting, shirting, etc.

Summary:

Review the "categories" of information (chart headings) and cite examples of each.

Application:

Ask students to indicate the type of fiber, finish, and yarn they would like to have in a summer blouse or shirt they are planning to buy. (in a winter garment, etc.)

Assignment:

Have students clip three clothing advertisements, underline the textile terms in the advertising copy, and look up the meaning of the terms in an encyclopedia or dictionary. The pupil should report any unusual or new textile terms to the class.

Unit: Clothing, Grades 5-8

Topic: Protection

Lesson Title: RETURNING UNSATISFACTORY MERCHANDISE

Aim:

To acquaint the pupil with the ways of obtaining satisfaction when a garment has not measured up to advertised claims.

Materials:

Identifying materials (tags, labels), illustrating care of clothing (wash and wear, dry clean only), or processes (preshrunk water-repellent).

Motivation:

Let's assume you bought a name-brand skirt or blouse which the tag said was preshrunk and washable. You carefully followed instructions and the garment shrank. What can we do to obtain satisfaction?

Procedure:

1. The first step is to go back to the store. (Use a role-playing situation with a student as the customer, and a student teacher or another student acting as the complaint department clerk or store owner.)
   Note: Also mention procedure for complaining to mail-order house by letter.
2. In most cases, the stores will make an adjustment. However, if they do not, the next step is to contact the manufacturer by mail.
3. Local public or private agencies to which one may apply, if the store and the manufacturer give no satisfaction:
   A. Better Business Bureau
   B. Bureau of Consumer Frauds
   C. Consumer Protection Service.

Summary:

Present sequential situations which will provide a basis for eliciting the avenues of redress for a complaint.

Application:

Distribute labels or tags and direct pupils to write *sample* letters (not

to be mailed) to the president of the company expressing their dissatisfaction at the way a garment appeared after being laundered or cleaned.

Assignment:

Use local telephone directories to locate and list offices of Better Business Bureau, Bureau of Consumer Frauds, Consumer Protection Service.

Unit: Housing, Grades 3-4

Topic: Importance of You — The Consumer

Lesson Title: OBSERVING THE EFFECTS OF VANDALISM

Aim:

Teacher: To teach how the individual is affected by vandalism.

Pupil: To observe evidence of vandalism in the neighborhood and to become aware of personal responsibility.

Materials:

Photographs of (1) a new building (or a building in good condition) and (2) a similar one that has been defaced; graph paper and dry marker.

Motivation:

Which of these buildings would you rather live in? Why? What happened to this building? (Show picture of defaced building.)

Procedure:

1. Clarify meaning of words (deface, vandalism). Use dictionary.
2. Discuss defaced property in the neighborhood.
3. Plan a walk to inspect defaced property.
4. Compose a cooperative class chart which children copy in notebooks.

LOCATION	TYPE OF PROPERTY	APPEARANCE	COMMENTS

5. Discuss possible entries under *Comments.* (How did I feel when I looked at it? How can it be fixed or restored? Would it cost a lot to fix? Who would have to pay to fix it?)

6. Conduct the walk to inspect the neighborhood. Look for well-kept buildings to contrast with those poorly kept.

Summary:

Return to the class, and pool information.

Compose chart containing students' comments (defaced property becomes ugly; people would rather live in clean, well-kept buildings; vandalism costs money; all pay for vandalism with taxes, higher rent, higher store prices, etc.)

Application:

Plan a campaign to stem vandalism. (e.g., make posters, form clubs, plan your actions to serve as examples to other children)

Assignment:

Discuss with friends and family what each can do to deter vandalism.

Unit: Housing, Grades 5-8

Topic: Budgeting

Lesson Title: WHAT MAKES UP OUR HOUSING BUDGET

Aim:

To teach the basic items in the housing budget.

Materials:

1. Rexographed budget outlines
2. Transparency of the following

HOUSING	
ITEM	AMOUNT

3. Overhead projector

Motivation:

Your family's expenses are rising, and at a family meeting your parents discuss with you means of economizing. You suggest writing a budget to see more clearly where the family's money is going. What must you include in the housing section of your budget?

Procedure:

1. Give each pupil a blank budget sheet. Ask class to list any items they feel are pertinent to the family's household expenses. (Cost amounts should be excluded at this point.)

2. Use the overhead projector or chalkboard to list items the class has included on their sheets. Pupils may add items they neglected to list (rent, light, gas, telephone, insurance; credit payments on purchases of T.V., major appliances, furniture, etc.)

   Note: In some cases, the cost of gas and electricity may be included in rent payment. Some children may live in private homes and will list mortgage payments and more extensive repairs.

3. How can we economize in some of the areas we have listed? (Turn out lights when not in use, make only essential phone calls, increase life of furnishings by personal cleanliness and respect for property.)

Summary:

Review the items that make up the housing budget. Discuss the lesser known items. Seek individual responses about how students can cut down on expenses in their homes.

Application:

Using their charts, pupils fill in the amounts they think their families spend on the items listed.

Assignment:

Have students take home budget outline sheets and discuss the items with family, thus making all aware of expenses involved. Compare figures you have estimated with actual family expenses.

Unit: Housing, Grades 5-8

Topic: Choosing a Place To Live

Lesson Title: HOUSING IN NEW YORK CITY

Aim:

To acquaint students with the types of housing available in New York City.

Materials:

Photographs illustrating the types of housing in New York City; rexographed or mimeographed charts (see *Application*); rexographed or mimeographed map of the neighborhood surrounding the school.

Motivation:

Our city provides the citizen with a very wide choice of housing. I have some pictures illustrating most of the different kinds.

Procedure:

1. Show each photograph and encourage description.

apartment house	cooperative
old law tenement	condominium
private house	public housing, etc.

As these are named, list them on the chart in the "TYPE" column, and discuss features of each.

rent control	investment
mortgage	eligibility
ownership	

Summary:

Show the photos eliciting names of various housing units and some of the features of each.

Application:

Complete the chart. Some buildings are one-family homes, some multi-family (more than one family). Some are rented; some are owned by the people living in them. Put a check mark in the columns alongside each type indicating which heading applies. In which type do you live? In which type would you like to live?

TYPE	ONE-FAMILY	MULTI-FAMILY	RENT	OWN
1. Private Home				
2. Apartment				
3. Cooperative				
4. Project				

Assignment:

Make a survey of a few blocks in the neighborhood. Indicate on your map by use of color code (blue = apartment house, red = private house) the various types of housing in your survey area.

Products and Services

Unit: Products and Services, Grades K-2

Topic: Buying

Lesson Title: LET'S SEND FOR A TOY WITH A BOX-TOP

Aim:

Teacher: Alerting children to the necessity for reading premium advertising carefully before ordering the product.

Pupil: To learn how to evaluate the advertising on cereal boxes in order to determine whether the premium is worthwhile.

Materials:

Box-tops from cereal boxes (obliterate brand name); other premium ads appearing on sides or back of popular brand cereal boxes; rexographed copies for each child, or charts for class use, from which to read premium ads composed by the teacher, such as the following samples:

Round-the-Circle Stuffed Doll
50¢ with 1 box top
6½ inches tall
Like on T.V.

JET PLANE only 50¢ with 1 box top
Turn on electric motor and away it goes!
Over 5½ inches long
Durable plastic in colors shown
(Electric motor runs on 1 penlite battery.
NOT INCLUDED IN KITS)

Motivation.

How many of you have sent for toys advertised on cereal box-tops? Have you been satisfied with what you received? (class discussion)

Procedure:

Adjust to class level and maturity of the children.

1. Child or teacher reads aloud one of the box-top advertisements.
2. List on the chalkboard information given by the advertisement about the product.
3. Discuss whether the information furnished is sufficient.
4. Continue this process with the remaining box-tops.
5. Lead to decision that one should know as much as possible about the premium before ordering. (Most box-tops give sufficient information and should be read carefully.)

Summary:

Formulate a chart on what to look for (exact size, available colors, instructions for assembling, etc.)

Application:

Children read from individual rexographed copies (or from class chart) of teacher-made box-top ads. Each one is carefully evaluated in terms of information given about the product, using the chart (see *Summary*) as a guide.

Assignment:

Children formulate own box-top ads, to be discussed with class.

Unit: Products and Services, Grades K-2

Topic: Buying

Lesson Title: SENDING FOR A PREMIUM

Aim:

Teacher: To lead the child to a realization of his role as a consumer and his need to collect facts before buying.

Pupil: To order a toy by mail and judge whether full value is received.

Materials:

Box-tops which describe a toy that can be ordered by mail; graph paper and magic marker.

Motivation:

When you watch television, do you often see things (toys or books) that you'd like to run right out and buy? Have you ever sent for anything? (Encourage discussion of experiences.)

Procedure:

1. Discuss why we can't buy everything we want. (limited money, etc.) Draw comments leading to necessity of making a choice. Discuss what facts should be known before ordering a product.
2. Display box-tops and show children where description of product is given, its size, moving parts, etc.
3. Explain how to find out whether a product (toy, book) can be sent "on approval" or for a "trial" period.
4. Discuss the fact that many of the toys advertised on T.V. are displayed in stores and may be inspected before ordering.
5. Advise children to consult adults in the family and get their aid in choosing and ordering.
6. Lead the class to decide to send for one of the products advertised on a box-top.

Summary:

Compose a chart. List how you expect the product to look, feel, perform, etc. Plan to compare the actual product with the list.

Application:

Class will order a toy advertised on one of the box-tops.

Assignment:

Discuss this type of ordering with those at home and report some of their experiences to the class.

Follow-up:

When toy arrives, compare with summary chart. Class decides if expectations have been met.

Unit: Products and Services, Grades 3-4

Topic: Budgeting

Lesson Title: TIME THAT TELEPHONE CALL!

Aim:

Teacher: To establish good telephone habits in order to stretch the household dollar.

Pupil: To learn that one has a responsibility to limit the use of the telephone.

Materials:

2 telephone bills (actual or facsimile made out to Mr. Green). One bill for the minimum amount (no extra unit calls) and one charged with many extra unit calls.

1 three-minute timer

2 toy telephones

Motivation:

Tell the children a story including the following data:

The Green family budgets its money carefully so that Mr. Green's salary will go as far as possible. The family usually spends a week at the seashore each summer in a rented cottage which costs $60 a week. This year Mrs. Green tells the children that they cannot rent the cottage because of lack of money. She explains that the $60 was set aside from

Christmas Club savings, as formerly, but the telephone bills have been so high she had to take out several dollars each month to add to the money that was budgeted to pay these bills. For the last six months, the bill has been at least $5.00 a month more than the usual charges. There will be no vacation at the beach this year!

What caused this rise in the telephone bill?

The Green family held a conference. Discussion brought out that the two younger children had been using the telephone daily, to speak to friends outside the borough. They had checked with mother and had only called when no one else had used the phone that day, so it was assumed that the calls were included in the amount allowed by the telephone company. What they didn't realize was that lengthy conversations are charged as *extra* calls.

Procedure:

Adjust to the maturity of the children and the grade level of the class.

1. Show the two bills, explaining that one is for the regular amount due each month provided no additional toll calls are made. The other is much higher because of more calls, or because calls were lengthy and were charged as additional calls.
2. Write the sums of money concerned on the chalkboard so that the children can see the difference.
3. Set the stage for acting out a phone call situation. One child "calls up" another on the toy telephone. The class times the call if classroom has a large clock. Otherwise teacher can do so.
4. Demonstrate how the three-minute timer can be used.
5. Permit two other children to act out phone calling, using the timer to limit the time of the call.
6. Encourage speculation about when it is time to terminate the call.

Summary:

Construct a *Phone Call Chart* containing the guidelines that have emerged from class discussion.

Application:

Time your phone calls at home and report to class on any change in your own telephone habits.

Assignment:

1. Bring in a phone bill for analysis by class.
2. Write a letter to telephone company requesting a tour of the building so that the telephone billing process can be observed.

Unit: Products and Services, Grades 3-4

Topic: Buying

Lesson Title: THE TELEVISION SET IS BROKEN!

Aim:

Teacher: To lead children to realize that there are two major ways in which families handle the problem of making large expenditures: by saving and by using credit.

Pupil: To help the family decide how to buy a new television set.

Materials:

Picture of a television set (an advertisement)
Graph paper
Dry marker

Motivation:

The television set is broken. The repairman says it will cost too much to fix. The family needs a new television. A new set costs a lot of money. The family hasn't much money. How can the family buy a new television?

Procedure:

1. Teacher elicits:
   Family can save for it.
   Family can borrow money and pay it back.
   Family can buy on credit from the store and pay weekly or monthly.
2. Determine what will be spent for the television set. (Use advertised price.)
3. Develop a chart with children showing the advantages and disadvantages of each type of buying. Define "advantages" and "disad-

vantages." *Stress that borrowing money and credit-buying cost money*. Saving will take time.

Summary:

Do you feel the family should save time or money when they buy this new television set? (Encourage discussion of reasons for each kind of decision.)

Application:

Develop a class list of other major products families buy for which the same kinds of decisions need to be made.

Assignment:

Something to think about: Does every store charge the same amount of money for credit? Do all banks charge the same amount for borrowing? How can we find out? (Collect facts, ask at home, etc.)

Follow-up:

This lesson may be followed by a simple lesson on different prices charged for credit.

Unit: Products and Services, Grades 5-8

Topic: Buying

Lesson Title: AGENCIES AND LAWS PROTECTING THE CONSUMER

Aim:

To acquaint pupils with the various governmental agencies that offer protection to the consumer.

Materials:

Advertisements and labels that are not informative, copy of the Federal Trade Commission's "News Summary," copy of "Consumer Reports," opaque projector.

Motivation:

Read to the class a few examples of current violations of the labeling, packaging and advertising laws from the "News Summary." Also, use opaque projector to show advertisements and incomplete labels.

Procedure:

1. Elicit the areas in which protection is needed.
   (advertising, labeling, packaging, borrowing)

2. List some of the governmental agencies whose function it is to protect consumers and discuss the areas which come under their jurisdiction.

Agency	Areas of Protection
Food and Drug Administration	Foods, medicine, labeling (Federal)
Federal Trade Commission	Advertising, labeling (Federal)
Federal Communication Commisson	Radio, television (Federal)
Department of Agriculture	Food standards and grades (Federal, State)
Consumer Frauds Bureau	Fraud and complaints (State)
Department of Consumer Affairs	
Department of Markets	Packaging, weights and measures (City)
Department of Licenses	Licensing for professions (City)
Department of Health	Inspection of restaurants, stores (City)
Mayor's Advisory Council on Consumer Affairs	Reviews consumer problems in all areas.

Note: Consumers may also register complaints with the local Better Business Bureau. The BBB is not a government agency.

3. Discuss instances in which students and their families have been in need of protection, and discuss the role of the proper agencies in these instances.

Summary:

Review the reasons for the need for consumer protection agencies and the areas of protection offered to consumers by governmental agencies.

Application:

Appoint committees to write to the various governmental agencies for booklets and pamphlets concerning consumer protection.

Assignment:

Have pupils bring in advertisements clipped from newspapers which appear to be misleading or deceptive.

Unit: Products and Services, Grades 5-8

Topic: Buying

Lesson Title. BUYING SCHOOL SUPPLIES

Aim:

Teacher: To lead children to "think through" the buying of school supplies.

Pupil: To determine the most economical and efficient way to purchase school supplies.

Materials:

Various new school supplies tagged with prices; chalkboard

Motivation:

"Everybody needs some school supplies that are usually purchased the first week of school. Can you tell us some of the items you buy?"

Procedure:

1. Teacher lists the following items on chalkboard during children's discussion:

bookcovers	pencils
notebook	ruler
ballpoint pen	stapler
eraser	clips
brief case	compass
homework memorandum pad	

2

2. Class participation, directed by the following questions:
"How do you go about buying these things?" (class discussion)
"Michael, if you had $3.00 to buy school supplies, what would you buy?"

(Michael selects items from those displayed, and class aids him in adding up the total cost of his selection. He may have money left over or may not have enough.)

"Can you think of a better way to go about this?"

Discussion brings out that the supplies needed could be discussed with parents. (Some may not be needed; e.g.; mother may have a stapler, ruler, or compass that could be used.) Before going to the store, a list could be made consisting of only the most necessary items.

3. What else could you do in order to get what you need and want? (Discussion should help organize the following course of action. These should be listed on the chalkboard.)

   1. Make a list of what you think you need.
   2. Visit stores to obtain prices and to "comparison shop."
   3. Discuss your list of items with your parents.
   4. Cut the list, if necessary, to fit your budget.

Summary:

It is wise to plan, before buying school supplies.

Application:

Make a list of school supplies you think you'll need. Price these and get a total.

Assignment:

Take your list home and see how many things you can cross off because you already have them, or because someone at home can give them to you. Discuss the list with those at home and decide on what you *must* have and what you can do without.

Unit: Products and Services, Grades 5-8

Topic: Buying

Lesson Title: CONSIDERING GUARANTEES AND WARRANTIES

Aim:

To help the pupil realize that a guarantee or warranty is a basic factor to be considered when choosing a product.

Materials:

Sample guarantee and warranty certificates for wristwatches or other products used in this lesson.

Motivation:

You have saved $10 to buy your mother a wristwatch for her birthday. Two local merchants and a downtown department store are offering similar watches at the same price. You realize watches are delicate and may need repair. What does the dealer or manufacturer offer that you should consider when determining which store is the best one for your purchase?

Procedure:

1. Elicit from the class the provisions included in most guarantees and warranties. (promise to repair or replace, time limitations, service charges, labor charges, etc.)
2. Establish the difference between the terms *guarantee* and *warranty*.
3. Illustrate three guarantees as follows:

   Merchant A — Verbally promises to fix the watch "anytime."

   Merchant B — Writes on a sheet of ordinary paper that he will repair the watch anytime within one year, replacing parts free of charge. He dates it and signs it.

   Department store — Offers beautifully printed manufacturer's guarantee to fix the watch in the factory in Ohio, anytime within two years, replacing parts free within 90 days of purchase.

4. Discuss the advantages and disadvantages of each type of guarantee.

Summary:

Elicit from the class and list on the chalkboard the basic factors to be considered in weighing which guarantee would be best for you.

1. It must be in writing.
2. It should cover a definite stated period of time.
3. It should state where the product must be brought or sent for repairs.
4. It should tell whether parts and labor are free.

Stress the importance of carefully storing every guarantee so that it will be readily available.

Application:

Students select the best of the guarantees illustrated basing their choices on the provisions of the guarantees which are most important to them.

Assignment:

Check at home to see if the family has a collection of guarantees or warranties. Set up a file folder or envelope in which you will place the certificate for safekeeping.

Unit: Products and Services, Grades 5-8

Topic: Budgeting

Lesson Title: DISCOVERING THE NEED FOR A BUDGET PLAN

Aim:

Teacher: To lead children to discover the importance of planning before spending.

Pupil: To "buy" everything a family needs for a week out of a net or take-home pay of $100 wage, which means $100 after taxes. (Wage figure may be modified.)

Materials:

Household Finance Budget Kit: Play money in small bills amounting to $100; envelope for each major expense; newspapers, food, drug, and department store advertisements; catalogues.

Motivation:

"Today we are going to pretend we are family planners. Every family has to spend some money every week for food, clothing, rent, and other things. Our family is going to spend $100 this week."

Procedure:

1. Define the term "budget."
2. Determine the size of the family. (two adults and three children)
3. List on the chalkboard items on which money is expended.

food	transportation
clothing	education
rent	leisure
furniture	savings
household products	

4. Have children group into four committees as follows:
   a. Food
   b. Clothing
   c. Rent, furniture, and household products
   d. Transportation, leisure, and savings
5. Lead children to realize that they are to plan all the family expenditures for the week.
6. Elicit and place on the chalkboard as a guide, major types and quantities of items which will be needed.

   Food — 12 quarts of milk, 3 dozen eggs, etc.
   Clothing — 1 shirt for John, new heels for Jane's shoes, etc.
   Rent — ¼ of monthly income (tell why)
   Transportation — fare to get to work or school, etc.
   Other Products and Services — one can of floor wax, etc.
   Leisure and Education — movie money, etc.
7. Direct children to expand list when working in committees.

Summary:

1. What is our plan? (to spend a week's wages in the best possible way)
2. How are we going to proceed?

Application:

Children will work throughout the week planning their spending, "shopping" through advertisements, and consulting with adults at home con-

cerning necessities and prices. At the end of the week, they will "claim" the money they need from this $100 wage. They must be led to modify their plans for their claims on the family income so that all will add up to a total expenditure of $100.

Assignment:

Constant consultation with adults at home and "window shopping" in the neighborhood.

Unit: Products and Services, Grades 5-8

Topic: Buying

Lesson Title: TESTING PAPER TOWELS

Aim:

To conduct a laboratory test on the absorbency of paper towels in order to draw conclusions that would affect our buying.

Materials:

Samples of name-brand paper towels (do not identify any specific brand) including a commercial towel used in school, a stopwatch, burette, flat pan, clamp stand, beaker, gram balance scale, and metal ring. (This material will usually be available from the science coordinator or the science preparation room.) (See *Consumer Reports,* February, 1967.)

Procedure:

1. Conduct the following experiments in class:

   Testing the Speed of Absorbency of Various Paper Towels

   Place one sheet of paper across the mouth of the beaker. On top of the sheet, place a lightweight metal ring. Then allow a measured amount (the same for testing each sample) of water to flow from the burette's nozzle about ⅛ inch onto the sheet. Using a stopwatch, measure the time required for the water to be absorbed completely by the sheet. This elapsed time is a measure of the rate of absorbency of the towel.

(Reasons for importance of absorbency may be discussed with the class before the test.)

Testing the Amount of Absorbency

To test *the amount of absorbency,* weigh ten sheets of a paper towel sample on a gram-balance scale. Then lay these sheets together flat in a pan of water. After the sheets have been in the water until they are fully saturated (usually after thirty seconds), remove the sheets and hold them up until all the surplus water has drained off.

When the sheets have stopped dripping, weigh them. From their wet weight, subtract their dry weight. In this way the increase in their weight is determined. When this increase is expressed as a percentage of the dry weight, it is a measure of the relative amount of absorbency of this sample of paper towel.

2. List the conclusions noted.

One towel absorbed water much faster.
One towel absorbed more water.
One towel was much softer and more pleasing to the touch.

Summary:

Draw conclusion that some products we buy can be tested to show their quality and efficiency. Some tests are complicated laboratory tests while others are simple tests which may be done at the point of purchase, or in the home.

Application:

Discuss, on the basis of the findings, which towel you would use in your home. Why?

Assignment:

Devise a simple test for a household product you use at home. (soap powder, cleanser, food wrap, floor wax, etc.)

Unit: Products and Services, Grades 5-8

Topic: Buying

Lesson Title: TYPES OF CREDIT

Aim:

To acquaint students with the various types of credit available and the advantages and disadvantages of buying on credit.

Materials:

Oil company credit card; department store charge plate; American Express or Carte Blanche cards.

Motivation:

List on the chalkboard some of the activities an adult might be engaged in while on a shopping trip: filling car tank with gasoline, having lunch in a restaurant, buying a pair of shoes, etc.

How can an adult do all these things without having any cash in her purse?

Procedure:

1. Show the different types of credit cards and plates which are available. Indicate which cards would be used for the particular purchases listed on the chalkboard.
2. List the various types of credit most used by consumers.

   Credit cards — oil companies, all-purpose cards, such as American Express card, Unicard, Diners Club card

   Bank credit — revolving credit plans, "ready money," etc.

   Retail store charge accounts — department store, neighborhood store credit

   Cash loans — banks, finance companies

   Installment credit — stores, automobile dealers, etc.
3. Discuss the importance of using credit discriminately and the dangers of over-buying. Also, discuss the reason it is important to obtain credit or cash loans from reputable sources.

Summary:

Review and list the uses and types of credit available to consumers who have a good credit rating.

Application:

Have students determine the "cost" of buying a Hi-Fi on credit.

e.g., Price of Hi-Fi set = \$100. Payments are 12 @ \$9.
Credit charges = \$ 8.
Total paid \$108.

Assignment:

Have students obtain credit card application forms from retail stores and restaurants, and list the kinds of information required by the firm extending credit.

Unit: Products and Services, Grades 5-8

Topic: Buying

Lesson Title: TYPES OF STORES

Aim:

To acquaint students with the factors to consider in selecting a retail source for a purchase.

Materials:

Newspaper advertisements, store catalogues, circulars.

Motivation:

You have been saving your money earned by doing odd jobs to buy a transistor radio. Where could you go to buy the radio?

Procedure:

1. List various retail sources on the chalkboard:

   Neighborhood store
   Department store
   Discount store
   Catalogue

2. Elicit some of the advantages and disadvantages of shopping at each type of store and using catalogues.

Advantages:	Disadvantages:
convenience	limited selection
personal service	traveling
wide selection	little service
price	no personal service
services	waiting time for delivery
reliability of store	

3. Utilize the advertisements to illustrate the kind of advertising placed by each of the stores.

   Advertisement stresses:

   price
   service
   features of product
   selection available

Summary:

Review the various factors consumers should consider before choosing a retail outlet.

Variety of sources available; location
Advantages and disadvantages; services
Individual preferences; prices

Application:

Guide the pupils to indicate the type of store in which they would buy the radio, and guide them to justify their choice.

Assignment:

Assign the students to comparison shop (either through newspaper advertisements, catalogues or, where possible, in local stores) for various products such as:

transistor radio
steam iron
brand name toy or game
brand name toothpaste
model kit

Note: For purposes of comparison shopping, be sure brand name and model of each item is the same.

Transportation

Unit: Transportation, Grades K-2, 3-4

Topic: Budgeting

Lesson Title: COUNTING YOUR CHANGE

Aim:

Teacher: To stress the importance of counting change immediately.

Pupil: To learn the quick way to count change.

Materials:

Three hand-puppets — a man, a child, and a lady
A puppet stage — teacher's desk will do
Play money — dollar bill and change

Motivation:

"How many of you have ever bought something at the store, paid for it, and then found you had received the wrong change?" (Two or three children tell their experiences.)

Procedure:

"Today we're going to see a puppet show. Clara (hold up puppet) is going for a ride on the bus. This is the bus driver. (Hold up puppet.) Clara has a half-dollar. (Show coin.) Let's watch."

Teacher uses puppets to show Clara accepting change from the bus driver and not counting it. Clara gets off the bus, and Grandma meets her. Grandma asks about the bus ride and about the change Clara received. Grandma discovers Clara has the wrong change. The bus is gone.

1. Discuss what happened.
2. What was wrong with what Clara did?
3. What would you do?

4. How would you have counted your change? Have children act out the same story. Choose a child for each character.
5. How did Clara count the change this time?
6. What other ways are there to count change? (adding, subtracting)
7. How much change should Clara have?

Summary: (on chalkboard)

When should you count your change? (always, immediately)
What is the quick way to count change? (adding on)
What is another way? (Subtract amount spent. Money in hand should equal difference.)

Application:

Repeat playlet using $1.00.

Assignment:

List three other occasions when it is most important to count change.

Unit: Transportation, Grades 5-8*

Topic: The Family Car

Lesson Title: AUTOMOBILE INSURANCE

Aim:

To acquaint students with the basic concepts of automobile insurance.

Materials:

1. Tape recorder and tape on which have been recorded some dramatic sound effects (automobile accident, ensuing arguments of drivers, sound of ambulance siren.)
2. Pictures of accident, if above is not available. (Avoid scenes of excessive carnage.)

* Recommended for grades 7-8

Motivation:

Class listens to the recording or views the pictures, and decides on the need for drivers to have financial protection in the event of an accident.

Procedure:

1. Discuss the aftermath of an accident. (People may have been killed or injured and in need of hospitalization. Cars may need repairs or may be totally destroyed. Other property may be damaged. Money will be required to pay for injuries, replacement, and repair.)
2. Where will the money come from to pay for all these usually expensive services? (In most states, driver must carry some form of automobile insurance. Discuss compulsory automobile insurance.)
3. What is insurance?

   Use a group of six students as new car owners. They want to figure out a way to protect themselves against the cost of an accident. Develop the concept of each putting a sum of money, $10, into a general fund each month and demonstrate as follows:

6 × 10	=	$ 60 each month in fund
5 months × $60	=	$300 in fund
1 accident	−	$ 80 cost
amount still in fund	=	$220
2 months × $60	+	$120
amount in fund	=	$340
2 more accidents	−	$400
	−	$ 60

"What now?" (Participants must each add an extra $10.)

Summary:

To protect themselves from financial risk due to accidents, automobile owners must have insurance. Instead of pooling their money with friends and relatives, they put their money (premiums) into large companies that handle the monies of hundreds of thousands of drivers.

Application:

Discuss briefly:

1. Why do some people pay more than others? (They want more protection; they have more accidents.)
2. Why do some companies charge more or less than others? (They offer better service, select better drivers, have more customers and therefore more money.)

Assignment:

Speak with relatives or friends who own automobiles. Tell them you are learning about automobile insurance, and ask if they will tell you how much insurance they have and what it costs. Compare the amounts and costs.

Unit: Transportation, Grades 5-8

Topic: Importance of You — The Consumer

Lesson Title: YOUR ROLE ON THE SUBWAY, BUS, ETC.

Aim:

To stress the importance of proper conduct on a public conveyance.

Materials:

Transistor radio; subway posters (particularly those relating to manners, vandalism, littering, etc.).

Motivation:

We are going to spend the next few minutes on a short bus trip. Will everyone, including those who will be part of the demonstration, please note as many examples of good manners as you can.

Procedures:

1. Set up an area in the front of the room as a bus and bus stop. Ask for volunteers to serve as driver and passengers. Have students demonstrate passengers waiting on line, asking for change, obtaining seats, etc.

2. Elicit as many examples of decorum as possible from the class.

Get on end of lines.	Respect others.
Have exact fare ready.	Don't litter.
Don't block doors.	Offer seat to elderly passengers.

3. In some cases, expand the situation. (Who pays for littering and vandalism?)

Summary:

A person's good behavior on a public conveyance reflects well on his family. Conversely, bad manners can result in increased costs and inconvenience to others.

Application:

1. Repeat the opening situation letting a pupil act the part of the passenger and correcting all errors originally made and exhibiting instances of good "transportation" manners.
2. If lesson can be used just after a trip, children can list examples of good and of poor behavior noted on the public conveyance while they were traveling.

Assignment:

Make your own subway poster encouraging teen-agers to observe a particular point of decorum.

Leisure and Education

Unit: Leisure and Education, Grades 3-4

Topic: Resources

Lesson Title: PLANNING FOR SATURDAY

Aim:

Teacher: To point out free or inexpensive educational and recreational activities in which to engage on Saturdays, Sundays, and holidays.

Pupil: To plan something exciting to do on Saturday.

Materials:

A list of museum attractions — Board of Education bulletin
Children's programs — *New York Times,* Thursday or Friday
Park programs, etc. — City of New York, Parks Commissioner
Newspaper listings — neighborhood newspapers
Graph paper
Dry marker

Motivation:

"What do you do on Saturday?" (Discuss.)
"What do you think you'd like to do if you could?" (List responses on chalkboard.)
"Let's find out about some of the things we can do. Where can we locate this information?"

Procedure:

Teacher reads from *New York Times* or *Daily News* those activities offered for children and indicates the section of the paper in which they

can be found. Then he distributes other material. He asks children to inspect material and find several things happening this Saturday which would interest them. Children list these in their notebooks in preparation for pooling.

1. Teacher puts the following headings on the chart:

AN EXCITING WAY TO SPEND SATURDAY		
WITHOUT SPENDING MONEY	SPENDING CARFARE	SPENDING CARFARE AND ADMISSION
List of neighborhood events, club meetings, school centers, PAL, hobbies, etc.	Museum programs, park events, visiting, skating, etc.	Movies, theatre, circus, concerts, sporting events, etc.

(Be sure that each listing is of a specific event.)

2. Lead children to discuss their past experiences in participating in events of the type listed. Encourage them to make recommendations.

Summary:

What kinds of events have we listed?

How do you plan to spend this Saturday?

If you are going to go out of the neighborhood, what must you plan for besides money?

Permission
Older family member or friend
Best route to take, etc.

Application:

Form a "Saturday Club" to keep the chart up to date. (Form a committee of four children, one to choose a replacement for himself each week.)

Assignment:

Write a letter to a friend telling what you plan to do this Saturday. Be sure to tell how much money you will need and who you plan to ask to go with you.

Unit: Leisure and Education, Grades 5-8

Topic: Resources

Lesson Title: SOURCES OF INFORMATION FOR THE CONSUMER

Aim:

To acquaint pupils with the various sources of consumer information and the necessity of evaluating the information obtained.

Materials:

Copy of *Consumer Reports,* sample pamphlets distributed by governmental agencies and private firms. (These may be obtained from sources listed below.)

Motivation:

Your family is planning to buy a new washing machine. You would like to help by finding as many facts as possible that would assist your parents in making a wise choice. Where can you find such information?

Procedure:

1. Elicit and list the sources of information.
   - Advertisements (newspaper and magazine copy)
   - Retailers (appliance dealers)
   - Manufacturers (washing machine manufacturers)
   - Trade Associations (American Home Laundry Manufacturing Association)
   - Government Agencies (Department of Agriculture)
   - Consumer Organizations (Consumer's Union, Consumer Research)
2. Analyze the type of information available from each source and discuss the reliability of each. (Store advertising may highlight only the machine the store wants to sell; manufacturers will stress features of their own brand products; government agencies and consumer organizations will present an unbiased view and offer suggestions on how to obtain the best value.)
3. Read from sample pamphlets to illustrate the type of information presented by the particular source.

Summary:

Review the sources of consumer information that are available.

Application:

Using a copy of "Consumer Reports" containing ratings on washing machines, discuss the tests and ratings given by this organization. Explain the meaning of "Best Buy," "Acceptable," "Not Acceptable" as used in the publication.

Assignment:

Have students visit the library to find other sources of consumer information. Refer pupils to the librarian for assistance.

Unit: Leisure and Education, Grades 5-8

Topic: Importance of You — The Consumer

Lesson Title: GEARING HOBBIES TO SELF-IMPROVEMENT

Aim:

To make the pupil aware that his leisure time can be spent enjoying hobbies that can improve his skills and abilities.

Materials:

Samples of hobby kits that will develop skills, talents or knowledge; e.g., model kits, painting or sculpture sets, knitting, crocheting, and sewing projects, stamps, topical reading lists, brochures explaining museum and community youth programs.

Motivation:

"In our modern electronic world, many people have unwittingly made themselves slaves of their television sets. They come home from work or school each day and spend the rest of their waking hours in front of the T.V. set. Today, we are going to hear from a number of our class-

mates who have found interesting ways to spend time. See if what they say can benefit you in some way. Think of some good questions you may want to ask."

Preparation:

Pupils form a panel and plan to deliver a three-minute talk on their hobbies: how they became interested; what skills they are developing or improving; costs involved; time spent.

Procedure:

1. Panel presents the planned program.
2. Teacher encourages the class to ask questions geared to consumer topics, such as:

   Where are materials bought?

   How much travel is involved and what does it cost?

   What are some free or inexpensive sources provided for by the consumer tax dollar? (park facilities, museums, after-school and community center activities and clubs)

Summary:

Construct a chart in class listing hobbies that fall into the following categories: free, inexpensive, other.

Discuss how taking part in these activities will help students gather information for evaluating "give-aways" and "bargains."

Application:

Class decides into which category the hobbies listed in various brochures and circulars fall, using the chart as a guide. (See *Summary.*)

Assignment:

Ask pupils to think about choosing a hobby. Set up a hobby committee to help new hobbyists shop for what they will need. Have those pupils with hobbies reconsider their shopping sources to determine whether they are operating as economically as possible.

AUDIO-VISUAL AIDS

Audio-visual aids may be secured at: Bureau of Audio-Visual Instruction, 131 Livingston Street, Brooklyn, New York 11201.

TITLE	MINUTES	PRODUCER	LEVEL*
All the Way Home Solving an integration problem in home buying	30	Dynamic	J
Arithmetic in the Food Store	11	Coronet	E
Broken Strings The story of savings, function of banks	21	Modern Talking Pictures	J
Better Use of Leisure Time	11	Coronet	J
Basic Fibers in Cloth	11	Coronet	J
Better Breakfasts U.S.A. How to plan your breakfasts	11	Cereal Inst. Inc.	E
Cotton in Today's World	11	Coronet	E-J
Consumer Protection	11	Coronet	E-J
Credit — Man's Confidence in Man How to establish credit	33	Dun & Bradstreet	J
Choosing Clothes for Health	11	Coronet	E
Clothes and You How girls should dress, body types	11	Coronet	J
Clothing	11	E.B.F.	E-J
Clothing for Children	10	Coronet	J
Fred Meets a Bank Fred tours a bank, behind the scenes	11	Coronet	J
How to Be Well Groomed	10	Coronet	J

* E — Elementary School Level J — Junior High School Level

TITLE	MINUTES	PRODUCER	LEVEL*
How to Select Oranges: Frozen Orange Juice	6	Florida Citrus Comm.	J
Home Electrical Appliances Operation principles and repair of home appliances	11	E.B.F.	J
Installment Buying When to do installment buying	11	Coronet	J
Most For Your Money	18	McGraw Hill	J
Making Cotton Clothing	11	E.B.F.	E-J
Painting and Decorating The story of painting	11	Mahnke	J
Pipes in the House How water, fuel and light are made available in the house	20	Churchill Wexler	J
Pay to the Order of The story of writing a check	11	Clearing House	J
Story of Our Money System	11	Coronet	E-J
Things Taxes Buy The story of purchasing	11	Hotchkiss	
Using the Bank Story of how our checking system works	11	E.B.F.	E-J
What Is Money Develops the concept of what money is	11	Coronet	J
Wise Buying Shows the relationship of your needs to your budget	11	Coronet	J
Your Family Budget How a family budget operates	11	Coronet	J
Your Thrift Habits How to save and purchase more	11	Coronet	E-J

* E — Elementary School Level J — Junior High School Level

RESOURCE MATERIALS

Related Readings

BLACK, HILLEL. *Buy Now, Pay Later.* New York: William Morrow, 1961. (Paperbound) New York: Pocket Books, Inc.

CAPLOVITZ, DAVID. *The Poor Pay More.* New York: Free Press Paperbacks, Macmillan, 1968.

MAGNUSON, WARREN. *The Dark Side of the Marketplace.* Englewood Cliffs, N.J.: Prentice-Hall, 1968. (Special paperbound edition) Mount Vernon, N. Y.: Consumers Union, for subscribers.

MARGOLIUS, SIDNEY. *The Consumer's Guide to Better Buying.* New York: Pocket Books, Inc., 1966.

NADER, RALPH. *Unsafe at Any Speed.* New York: Grossman, 1965. (Paperbound) New York: Pocket Books, Inc.

PACKARD, VANCE. *Hidden Persuaders,* 1967; *The Waste Makers,* 1960. New York: David McKay. (Paperbound) New York: Pocket Books, Inc.

PORTER, SYLVIA. *How to Get More for Your Money.* Cleveland: World Publishing, 1961.

Periodicals

Changing Times. Monthly. 1729 H. St., N.W., Washington, D.C. 20006.

Consumer Bulletin. Monthly. Consumers' Research, Washington, N.J. 07882.

Consumer Reports. Monthly. Consumers Union, Mount Vernon, N.Y. 10550.

Everybody's Money. Quarterly. CUNA International, Box 431, Madison, Wis. 53701.

Special Publications

Consumers All. The Yearbook of Agriculture. Superintendent of Documents, Washington, D.C. 20402. 1965.

Consumer Information. Annotated bibliography of U.S. Government consumer publications. Superintendent of Documents, Washington, D.C. 20402. 1968.

Kiplinger's Family Buying Guide, 1959. (Changing Times) Edited by A. B. Barach. Englewood Cliffs, N.J.: Prentice-Hall.

Life Insurance, 1968. *The Medicine Show,* 1963, Editors of Consumer Reports. Paperbound, Consumers Union, Mount Vernon, N.Y. 10550.

Special Films

Protecting the Consumer; Seals of Approval. Kinescopes, 16mm. sound. BAVI, 131 Livingston Street, Brooklyn, N.Y. 11201.

Curriculum Guides

Consumer Education — High School: Materials for an Elective Course. Board of Education, Bureau of Curriculum Development and Bureau of Business and Distributive Education, Brooklyn, N.Y. 11201.

Consumer Education: Materials for an Elective Course. Bureau of Secondary Curriculum Development, New York State Education Department, Albany, N.Y. 12224.

Consumer Education: Its New Look: Bulletin No. 321. National Association of Secondary School Principals, 1201 Sixteenth Street, N.W., Washington, D.C. 20036.

Sources of Information

Government

City of New York

Department of Consumer Affairs, 80 Lafayette Street, New York, N.Y. 10013.

Department of Health, 125 Worth Street, New York, N.Y. 10013.
Mayor's Council on Consumer Affairs, 250 Broadway, New York, N.Y. 10007.

State of New York

Bureau of Consumer Frauds and Protection, Office of the New York State Attorney General, 80 Centre Street, New York, N.Y. 10013.

State of New York Banking Department, 100 Church Street, New York, N.Y. 10007.

Department of Agriculture and Markets; Department of Health; Insurance Department; Public Service Commission; and Department of Social Welfare; all located in Albany, N.Y.

New York State Cooperative Extension, Consumer Education Division, 11 Park Place, New York, N.Y. 10007.

United States Government

The President's Committee on Consumer Interests, Executive Office Building, Washington, D.C. 20501.

U.S. Food and Drug Administration, New York District, 850 Third Avenue, Brooklyn, N.Y. 11232.

Federal Trade Commission, New York Branch Office, 30 Church Street, New York, N.Y.

Department of Agriculture; Department of Health, Education, and Welfare; Department of Housing and Urban Affairs; Department of the Interior; Office of Economic Opportunity; all located in Washington, D.C.

Non Profit Organizations

Consumers Union, Education Service Bureau, 256 Washington Street, Mount Vernon, N.Y. 10550.

Consumers' Research, Washington, N.J. 07882.

Cooperative League of the U.S.A., 59 E. Van Buren Street, Chicago, Ill. 60605.

New York State Credit Union League, 204 Fifth Avenue, New York, N.Y. 10010.

Business and Business Related Organizations

New York Better Business Bureau, 220 Church Street, New York, N.Y. 10013.

Household Finance Corporation, Money Management Institute, Prudential Plaza, Chicago, Ill. 60601.

National Association of Manufacturers, 277 Park Avenue, New York, N.Y. 10017.

Sears, Roebuck & Company, Consumer Division, Chicago, Ill. 60607.

Man-Made Fiber Producers Association, Inc., 350 Fifth Avenue, New York, N.Y. 10001.

Note: The foregoing listing is only suggestive. There are many other non-profit organizations and business concerns which provide informative materials.